IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Docket No.: ISAA0045

Art Unit:

3671

In re Application of: Anderson, et al

Serial No.: 09/675,412

Examiner: Filed: 29 September 2000 Kesack, Daniel

Title: DETECTING AND MEASURING RISK WITH PREDICTIVE MODELS USING

CONTENT MINING

Date: 15 May 2006

Assistant Commissioner for Patents Mail Stop - Amendments P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Sir:

This is a Response to the Office Action, dated 13 February 2006, for the aboveidentified patent application. Amendment to the Claims is attached hereto.

Applicant does not believe that filing of this Amendment will incur additional fees. However, the Commissioner is authorized to charge any fees due and credit any overpayments to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862. Applicant considers this document to be filed in a timely manner.